

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Deborah Ann Stowers**

S.S. No.: xxx-xx-6970

Mailing Address: 605 Churchhill Downs Drive, Aberdeen, NC 28315-

**Case No. 10-81926**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 22, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 16, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

# CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/11/10

LastName-SS#: Stowers-6970

## RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
None		

## SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

## ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
None			**
			**
			**
			**
			**
None			**
			**
			**
			**

## REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

## LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

## SID - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Chrysler	1	\$21,488	5.00	\$215	\$443.63	2007 Jeep Commander
			5.00			
			5.00			
			5.00			

## SID - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
None			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

## ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,600

## SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

## UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See\*)

GENERAL NON-PRIORITY UNSECURED Amount\*\*

DMI- \$376 \$22,560

## PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 876 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 3.16 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE

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Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

## Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

## CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Capital One Bank  
Attn: Bankruptcy Department  
Post Office Box 85167  
Richmond, VA 23285-5167

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

American Express  
Post Office Box 981535  
El Paso, TX 79998-1535

Capital One Bank  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Bank of America  
NC4 105 03 14  
Post Office Box 26012  
Greensboro, NC 27420-6012

Capital One Bank  
15000 Capital One Drive  
Richmond, VA 23238-1119

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of America  
ATTN: Billing Inquiries  
Post Office Box 15026  
Wilmington, DE 19850-5026

Chase  
Cardmember Service  
Post Office Box 15298  
Wilmington, DE 19850-5298

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Bank of America  
2970 Transit Road  
Buffalo, NY 14224

Chase  
Post Office Box 15298  
Wilmington, DE 19850-5298

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Bank of America  
DE5-019-03-07  
4060 Ogletown/Stanton Road  
Newark, DE 19714

Chase  
Post Office Box 15299  
Wilmington, DE 19850-5299

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Best Buy  
c/o HSBC Retail Services  
Post Office Box 15521  
Wilmington, DE 19850-5521

Chrysler  
Attn: General/Managing Agent  
27777 Franklin Road  
Southfield, MI 48034-2337

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

BP  
c/o Chase  
Post Office Box 15298  
Wilmington, DE 19850-5298

Direct Merchants Bank  
c/o HSBC  
Cardmember Services  
Post Office Box 5250  
Carol Stream, IL 60197-5250

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

BP  
c/o Bank One  
Post Office Box 15299  
Wilmington, DE 19850-5299

Direct Merchants Bank  
P.O. Box 98701  
Las Vegas, NV 89193-8701

Discover Post Office Box 30943 Salt Lake City, UT 84130-0943	North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858
Discover Post Office Box 30421 Salt Lake City, UT 84130-0421	Shell Card Center P.O. Box 6406 Sioux Falls, SD 57117-6406	Victoria's Secret WFNNB Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125
Disney's c/o Chase Post Office Box 15298 Wilmington, DE 19850-5298	Beverly Stowers 339 Midway Drive Valparaiso, IN 46385	Walmart c/o GE Money Bank Post Office Box 103104 Roswell, GA 30076
Exxon/Mobil Post Office Box 6404 Sioux Falls, SD 57117-6404	Talbots Classics Finance Company 4 Blackstone Valley Place Lincoln, RI 02865	Walmart/GEMB Post Office Box 981469 El Paso, TX 79998-1469
Frontier Airlines c/o Barclay Bank Post Office Box 8802 Wilmington, DE 19899-8802	The Belk Center c/o GE Money Bank - BK Dept. Post Office Box 103104 Roswell, GA 30076-3104	World Financial Network Nat'l Post Office Box 182782 Columbus, OH 43218-2782
Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326	The Belk Center Post Office Box 981492 El Paso, TX 79998-1492	
Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615	The Belk Center Post Office Box 981490 El Paso, TX 79998-1490	
Moore County Tax Collector Post Office Box 428 Carthage, NC 28327-0428	The Belk Center, Inc. Post Office Box 103104 Roswell, GA 30076-9104	
North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	The Home Depot Credit Services Post Office Box 653000 Dallas, TX 75265-3000	